

1 **BEFORE THE INSURANCE COMMISSIONER**  
2 **OF THE STATE OF CALIFORNIA**

3 In the Matters of

4 DENT DEFENSE GROUP, INC.,  
5 D.B.A.  
6 WWW.ULTIMATEDENT.NET

7 CALIFORNIA STATE  
8 AUTOMOBILE ASSOCIATION,  
9 INC.,

10 MITCH BUICH,

11 and

12 MICHAEL P. GHIORSO,

13 Respondents.

ORDER

File No's.

DISP-2007-00069

OSC-2008-00002

CD-2008-00003

CD-2008-00004

14 WHEREAS:

15 Respondents, in the attached Stipulation and Waiver, admitted that grounds exist  
16 for, and stipulated to the entry of, this Order.

17 Now, therefore, IT IS HEREBY ORDERED, as follows.

18 The application of Respondent Dent Defense Group, Inc., for an unrestricted vehicle  
19 service contract provider license is denied.

20 There be issued to Respondent Dent Defense Group, Inc., a restricted vehicle service  
21 contract provider license, pursuant to the provisions of California Insurance Code section 1742,  
22 and subject to the conditions and restrictions contained within the Stipulation and Waiver.

23 Respondents Dent Defense Group, Inc., Mitch Buich and Michael P. Ghiorso shall pay  
24 \$60,000 (sixty thousand dollars), jointly and severally, as a monetary penalty. Respondent  
25 California State Automobile Association shall pay \$10,000 (ten thousand dollars) as a monetary  
26 penalty. All respondents shall, jointly and severally, pay \$10,000 (ten thousand dollars) to  
reimburse the Commissioner for his cost of investigating and prosecuting this matter.

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IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal this  
1<sup>st</sup> day of JULY, 2008.

STEVE POIZNER  
Insurance Commissioner



By  
Jose Aguilar  
Assistant Chief Counsel

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